

HUD COUNSELING AGENCIES IN NEW JERSEY BY COUNTY – as of 5/29/2026

COUNTY	AGENCY NAME	PHONE, TOLL FREE FAX NUMBER EMAIL, WEBSITE AGENCY ID	ADDRESS	COUNSELING SERVICES	LANGUAGES
ATLANTIC	NAVICORE SOLUTIONS	Phone: (732) 409-6281 800-992-4557 Email housing@navicoresolutions.org Web: http://www.navicoresolutions.org Agency ID: 82226	212 Bellevue Ave 2 nd Floor Suite B Hammonton, NJ, 08037	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Home Improvement and Rehabilitation Counseling - Non-Delinquency Post Purchase Workshops - Pre-Purchase Counseling - Pre-Purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling	- English - Spanish
BERGEN	COUNTY OF BERGEN, DEPARTMENT OF HUMAN SERVICES, DIVISION OF SENIOR SERVICES	Phone: 201-336-7431 Phone: 201-336-7400 E-mail: seniors@bergencountynj.gov Web: https://bergencountynj.gov/division-of-senior-services/ Agency ID: 80398	One Bergen County Plz Division Senior Services, Floor 2 HACKENSACK, New Jersey 07601	- Mortgage Delinquency and Default Resolution Counseling - Reverse Mortgage Counseling	- English
BERGEN	FAIR HOUSING COUNCIL OF NORTHERN NEW JERSEY	Phone: 201-489-3552 E-mail: info@fairhousingnj.org Web: www.fairhousingnj.org Agency ID: 80399	131 Main St Suite 140 HACKENSACK, New Jersey 07601	- Fair Housing Pre-Purchase Education Workshops - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Rental Housing Counseling	- English - Spanish
BERGEN	GREATER BERGEN COMMUNITY ACTION, INC.	Phone: 201-968-0200 Fax: 201-342-9339 E-mail: info@greaterbergen.org Web: www.greaterbergen.org Agency ID: 84293	392 Main St HACKENSACK, New Jersey 07601 Check location as agency noted that they have multiple buildings.	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling	- English Tanslation available
BURLINGTON	BURLINGTON COUNTY COMMUNITY ACTION PROGRAM	Phone: 609-265-5185 Option:2 E-mail: housinghub@co.burlington.nj.us Web: www.bccap.org Agency ID: 81842	One Van Sciver Parkway Willingboro, New Jersey 08046	- Financial Management/Budget Counseling - Rental Housing Counseling - Services for Homeless Counseling	- English

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CAMDEN	SENIOR CITIZENS UNITED COMMUNITY SERVICES OF CAMDEN COUNTY, INC.	Phone: 856-456-1121 E-mail: scucs@scucs.org Web: www.scucs.org Agency ID: 80409	537 W Nicholson Rd AUDUBON, New Jersey 08106	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Pre-purchase Counseling - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
CAMDEN	NEIGHBORHOOD HOUSING SERVICES OF CAMDEN, INC	Phone: 856-541-0720 Fax: 856-541-8440 E-mail: info@nhscamden.org Web: www.nhscamden.org Agency ID: 80892	601-603 Clinton Street CAMDEN, New Jersey 08103	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education	- English - Spanish - Vietnamese
CAMDEN	PARKSIDE BUSINESS AND COMMUNITY IN PARTNERSHIP, INC.	Phone: 856-964-0440 Fax: 856-964-3664 E-mail: _info@pbcip.org Web: www.pbcip.org Agency ID: 83501	1487 Kenwood Avenue CAMDEN, New Jersey 08103	- Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops	- English
CAMDEN	ST. JOSEPH'S CARPENTER SOCIETY	Phone: 856-966-8117 Fax: 856-342-7289 E-mail: info@sjcscamden.org Web: www.sjcscamden.org Agency ID: 84308	20 Church St CAMDEN, New Jersey 08105	- Financial, Budgeting, and Credit Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Counseling	- English - Spanish
CAMDEN	CCCS OF DELAWARE VALLEY, INC. DBA CLARIFI	Phone: 800-989-2227 Toll-free: 800-989-2227 Fax: 215-563-7020 E-mail: customerservice@clarifi.org clarifiteam@clarifi.org Web: www.clarifi.org Agency ID: 80462	1060 Kings Highway N Suite 315 CHERRY HILL, New Jersey 08034	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Home Repairs	- English
CAMDEN	NEW JERSEY CITIZEN ACTION	Phone: 856-966-3091 Fax: 856-414-1054 E-mail: application@njcitizenaction.org Web: www.njcitizenaction.org Agency ID: 81026	GreenTree Commons 901 Route 73 North, D Marlton, NJ 08053	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Free Tax Prep - Small landlord Education Program	- English - Spanish

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CUMBERLAND	NEW JERSEY CITIZEN ACTION	Phone: 856-966-3091 Toll-free: 800-656-9637 Fax: 856-414-1054 E-mail: application@njcitizenaction.org Web: www.njcitizenaction.org Agency ID: 81026	GreenTree Commons 901 Route 73 North, D Marlton, NJ 08053	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling	- English - Spanish
ESSEX	HOMES OF MONTCLAIR ECUMENICAL CORP. (HOMECORP)	Phone: 973-744-4141 Fax: 973-744-5333 E-mail: info@homecorpnj.org Web: https://homecorpnj.org/welcome Agency ID: 90058	17 Talbot St MONTCLAIR, New Jersey 07042	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English
ESSEX	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	Phone: 888-738-8233 Fax: <u>888) 738-8234</u> E-mail: help@cc-bc.com Web: www.cc-bc.com Agency ID: 90224	26 Park St Ste 2000 Montclair, NJ 07042-3443	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
ESSEX	CATHOLIC CHARITIES OF THE ARCHDIOCESE OF NEWARK	Phone: 973-596-4100 Fax: 973-676-0172 E-mail: mmorore@ccannj.org Web: www.ccannj.com Agency ID: 90020	590 North 7 th Street NEWARK, New Jersey 07107	- Rental Housing Counseling - Services for Homeless Counseling	- English - Spanish
ESSEX	LA CASA DE DON PEDRO	Phone: 973-482-8312 Fax: 973-485-9984 E-mail: info@lacasadedonpedro.org Web: www.lacasanwk.org Agency ID: 84555	75 Park Ave, Newark, NJ 07104	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English - Spanish

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ESSEX	NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA)	Phone: 973-679-2601 Toll-free: 617-250-6222 (Headquartes) Fax: 877-329-6222 E-mail: service@naca.com Web: https://www.naca.com Agency ID: 84368	60 Park Place Suite 800 NEWARK, New Jersey 07102	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops	- English - Other - Spanish
ESSEX	NEW COMMUNITY FEDERAL CREDIT UNION	Phone: 973-621-2363 Toll-free: 973-621-5624 Fax: 973-645-0252 E-mail: mulu@newcommunity.org info.fcu@newcommunity.org Web: www.newcommunityfcu.org Agency ID: 81161	274 S Orange Ave NEWARK, New Jersey 07103	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops	- English - Hindi
ESSEX	NEW JERSEY CITIZEN ACTION	Phone: 973-643-8800 Toll-free: 800-656-9637 Fax: 973-643-8100 E-mail: application@njcitizenaction.org Web: www.njcitizenaction.org Agency ID: 80765	The Hahne's Building 625 Broad St Ste 270 NEWARK, New Jersey 07102	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops	- English - Spanish
ESSEX	TRI-CITY PEOPLES CORPORATION	Phone: 973-675-4484 Fax: 862-930-3745 E-mail: tcaldwell@tri-citypeoples.org Web: www.tri-citypeoples.org Agency ID: 83474	The People's Center 675 S 19th St NEWARK, New Jersey 07103	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Services for Homeless Counseling	- English
ESSEX	URBAN LEAGUE OF ESSEX COUNTY	Phone: 973-624-9535 E-mail: info@ulec.org Web: www.ulec.org Agency ID: 83500	508 Central Ave NEWARK, New Jersey 07107	- Financial, Budgeting, and Credit Workshops - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling and Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Services for Homeless Counseling	- English - Spanish

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GLOUCESTER	NEW JERSEY CITIZEN ACTION	Phone: 973-643-8800 Toll-free: 800-656-9637 Fax: 973-643-8100 E-mail: application@njcitizenaction.org Web: www.njcitizenaction.org Agency ID: 81026	GreenTree Commons 901 Route 73 North, D Marlton, NJ 08053	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling	- English - Spanish
HUDSON	HUDSON COUNTY HOUSING RESOURCE CENTER, INC.	Phone: 201-795-5615 Fax: 201-795-1091 E-mail: info@hudsonghrc.org Web: https://hudsonhrc.org/ Agency ID: 84986	830 Bergen Ave Suite 1A JERSEY CITY, New Jersey 07306	- Rental Housing Counseling	- ASL - English - Portuguese - Spanish
HUDSON	THE WATERFRONT PROJECT, INC.	Phone: 551-256-7578 Fax: 201-630-4313 E-mail: intake@thewaterfrontproject.org Web: www.thewaterfrontproject.org Agency ID: 90239	830 Bergen Ave Suite 4A JERSEY CITY, New Jersey 07306	- Fair Housing - Financial Management - Pre-purchase Counseling - Post purchase Counseling - Rental Housing Counseling	- English - Spanish
HUDSON	NORTH HUDSON COMMUNITY ACTION CORPORATION	Phone: 201-866-3140 E-mail: hcounseling@nhcac.org Web: www.nhcac.org Agency ID: 80255	407 39th Street Apt 2 UNION CITY, New Jersey 07087	- Fair Housing Pre-Purchase Education Workshops - Financial, Budgeting, and Credit Workshops - Foreclosure Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Eviction Defense - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling	- English
HUNTERDON	CENTRAL JERSEY HOUSING RESOURCE CENTER, INC.	Phone: 908-446-0036 E-mail: 2cjhrc@gmail.com Web: www.cjhrc.org Agency ID: 80650	92 E Main St Suite 407 SOMERVILLE, New Jersey 08876	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling	- English - Spanish

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MERCER	ISLES, INCORPORATED	Phone: 609-341-4700/609-341-4783 Fax: 609-341-4783 E-mail: homehelp@isles.org Web: https://isles.org Agency ID: 80988	10 Wood St TRENTON, New Jersey 08618	- Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Resolving/Preventing Mortgage Delinquency Workshops	- Cantonese - English - Spanish
MIDDLESEX	NEW JERSEY CITIZEN ACTION	Phone: 732-246-4772 Toll-free: 800-656-9637 Fax: 732-214-8385 E-mail: application@njcitizenaction.org Web: www.njcitizenaction.org Agency ID: 80769	75 Raritan Ave Ste 200 HIGHLAND PARK, New Jersey 07055	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling	- English - Spanish
MIDDLESEX	PUERTO RICAN ACTION BOARD, INC.	Phone: 732-832-7535 Fax: 732-832-7536 E-mail: Lilla@prab.org gmelendez@prab.org Web: www.prab.org Agency ID: 84236	754 Route 18, Suite 202 East Brunswick, NJ, 08816-5601	- Homebuyer Education and Counseling - Mortgage Counseling, Assistance and Foreclosure Mediation - Landlord-Tenet Mediation - Housing Discrimination Prevention - Homelessness Prevention - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops - Services for Homeless Counseling	- English - Spanish
MIDDLESEX	PUERTO RICAN ASSOCIATION FOR HUMAN DEVELOPMENT, INC.	Phone: 732-638-2854 Alternate Phone: 732-638-2824 Fax: 732-826-3082 E-mail: contact@prahd.org aivan@prahd.org Web: www.prahd.org Agency ID: 84906	100 First Street PERTH AMBOY, New Jersey 08861	- Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops - Down Payment Assistance Program For Middlesex County, State Program	- English - Spanish

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MIDDLESEX	THE HOUSING AUTHORITY OF THE CITY OF PERTH AMBOY	Phone: 732-826-3110-631 Fax: 732-826-3111 E-mail: hapa@perthamboyha.org Web: www.perthamboyha.org/ Agency ID: 83664	881 Amboy Avenue PO BOX 390 PERTH AMBOY, New Jersey 08861	- Financial Management/Budget Counseling (FSS participants) - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling	- English - Other - Spanish
MONMOUTH	GARDEN STATE CONSUMER CREDIT COUNSELING, INC D/B/A NAVICORE SOLUTIONS	Phone: 732-409-6281 Toll-free: 866-472-4557 Fax: 732-863-5052 E-mail: housing@navicoresolutions.org Web: https://navicoresolutions.org/ Agency ID: 84870	Coorpotate Headquarters 200 US Highway 9 MANAPALAN, New Jersey 07726	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling	- English - Spanish
MONMOUTH	AFFORDABLE HOUSING ALLIANCE, INC.	Phone: 732-389-2958/ 732-341-2272 Fax: 732-240-3639 E-mail: info@@housingall.org Web: www.housingall.org Agency ID: 82133	11 White Street Eatontown, NJ, 07724	- Financial, Budgeting, and Credit Workshops - Financial Counseling - Mortgage Delinquency Counseling - Homebuyer Counseling and Education - Reverse Mortgage Counseling	- English - Spanish
MORRIS	HOUSING PARTNERSHIP OF NEW JERSEY	Phone: 973-659-9222 Fax: 973-659-9220 E-mail: contact@hpnj.us Web: www.housingpartnershipnj.org Agency ID: 81648	2 E. Blackwell St Ste 12 DOVER, New Jersey 07801	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling and Homebuyer Workshops - Rental Housing Counseling - Financial Capability One on One Counseling - Financial Empowerment Workshop - Downpayment Assistance Loan Programs - CDFI Loan Program - Mortgage Delinquency Workshops	- English - Spanish

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OCEAN	OCEAN, INC. (COMMUNITY ACTION PARTNERSHIP)	Phone: 732-244-5333 X 1108 Fax: 732-288-2619 Email: info@oceaninc.org Web: www.oceaninc.org Agency ID: 90545	40 Main Street TOMS RIVER, New Jersey 08753	-Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Resolving/Preventing Mortgage Delinquency Workshops	- English - Spanish
PASSAIC	HOUSING AUTHORITY OF THE CITY OF PATERSON	Phone: 973-345-5080 Fax: 973-977-9085 E-mail: N/A Web: www.patersonhousingauthority.org Agency ID: 81792	60 Van Houten St PO BOX H PATERSON, New Jersey 07505	- Financial Management/Budget Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops	- English - Spanish
PASSAIC	PATERSON TASK FORCE FOR COMMUNITY ACTION. INC	Phone: (973) 279-2333 ext.134 Email: info@patersontaskforce.com Website: http://www.patersontaskforce.com Agency ID: 80404	191 Market Street Paterson, New Jersey, 07505	-Budgeting Education -Credit Counseling -Financail Literacy Rental Assistance	- English
SALEM	NEW JERSEY CITIZEN ACTION	Phone: 856-966-3091 Toll-free: 800-656-9637 Fax: 856-414-1054 E-mail: application@njcitizenaction.org Web: www.njcitizenaction.org Agency ID: 81026	1040 Kings Highway Suite 308 CHERRY HILL, New Jersey 08034	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency Counseling - Pre-purchase Counseling	- English - Spanish

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SOMERSET	CENTRAL JERSEY HOUSING RESOURCE CENTER, INC.	Phone: 908-446-0036 E-mail: 2cjhrc@gmail.com Web: www.cjhrc.org Agency ID: 80650	92 E Main St Suite 407 SOMERVILLE, New Jersey 08876	- Financial, Budgeting, and Credit Workshops - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling and Homebuyer Workshops - Rental Housing Counseling and Workshops - Services for Homeless Counseling	- English - Spanish
SUSSEX	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	Phone: 609-390-9652 Toll-free: 888-738-8233 Fax: 888-738-8234 E-mail: help@cc-bc.com rgraves@nfdm.org Web: www.cc-bc.com Agency ID: 90224	26 Park St. MONTCLAIR, New Jersey 07042	- Financial Management/Budget Counseling - Mortgage Delinquency Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling and Homebuyer Workshops - Rental Housing Counseling/ Services for Homeless -Reverse Mortgage Counseling.	- English - Spanish
SUSSEX	NEW JERSEY CITIZEN ACTION	Phone: 973-643-8800 Toll-free: 800-656-9637 Fax: 973-643-8100 E-mail: application@njcitizenaction.org Web: www.njcitizenaction.org Agency ID: 80765	625 Broad St Ste 270 NEWARK, New Jersey 07102	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling and Workshops	- English - Spanish
UNION	URBAN LEAGUE OF UNION COUNTY	Phone: 908-351-7200 Email: UrbanLeague@uloucnj.org Web: www.uloucnj.org Agency ID: 80403	1139 E Jersey St Ste 515 ELIZABETH, New Jersey 07201	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Financial, Budgeting, and Credit Workshops - Mortgage Delinquency Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling and Homebuyer Workshops - Rental Housing Counseling and Workshops - Mortgage Delinquency Workshops - Services for Homeless Counseling	- English - Spanish

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UNION	NID-HCA PLAINFIELD	Phone: 908-941-1112 833-364-3422 E-mail: MuhammadM@nidhousing.com Web: www.nidhousing.com Agency ID: 90527	311 Park Ave PLAINFIELD, New Jersey 07060	- Home Improvement and Rehabilitation Counseling - Mortgage Delinquency Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling/Rental Housing Workshops - Mortgage Delinquency Workshops - Services for Homeless Counseling	- English
WARREN	NEW JERSEY CITIZEN ACTION	Phone: 973-643-8800 Toll-free: 800-656-9637 Fax: 973-643-8100 E-mail: application@njcitizenaction.org Web: www.njcitizenaction.org Agency ID: 80765	625 Broad St Ste 270 NEWARK, New Jersey 07102	- Financial Management/Budget Counseling - Home Improvement and Rehabilitation Counseling - Mortgage Delinquency Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Rental Housing Workshops	- English - Spanish
NEW JERSEY	CONSUMER CREDIT AND BUDGET COUNSELING, DBA NATIONAL FOUNDATION FOR DEBT MANAGEMENT	Phone: 866-403-7798 Toll-free: 888-738-8233 Fax: 888-738-8234 E-mail: help@cc-bc.com Web: www.cc-bc.com Agency ID: 81557	Nationally HUD-Approved Housing Counseling 299 S Shore Rd. US Route 9 So MARMORA, New Jersey 08223	- Financial Management/Budget Counseling - Mortgage Delinquency Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling - Reverse Mortgage Counseling - Services for Homeless Counseling	- English - Spanish
NEW JERSEY	CREDIT.ORG – NEW JERSEY BRANCH	Phone: (201) 365-4197 Email: info@credit.org Website: http://www.credit.org Agency ID: 90795	101 Eisenhower Pkwy, Roseland, New Jersey, 07068-1032 Counseling Method: Phone Counseling, Face to Face	-Mortgage Delinquency Counseling -Pre-Purchase Counseling -Pre-Purchase Homebuyer Education Workshops -Financial, Budgeting, and Credit Workshops -Rental Housing Counseling -Reverse Mortgage Counseling	

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NEW JERSEY	Financial Wellness Institute	Phone: (856) 251-0311 Email: wphardy@financialwellnessinstitute.org Website: https://financialwellnessinstitute.org Agency ID: 90792	Woodbury Crossing, Woodbury, New Jersey, 08096-4627 Counseling Method: Group, Face to Face, Phone Counseling, Video Conference,	-Pre-Purchase Counseling -Pre-Purchase Homebuyer Education Workshops -Financial, Budgeting, and Credit Workshops -Predatory Lending Education Workshops -Rental Housing Counseling -Non-Delinquency Post Purchase Workshops -Home Improvement and Rehabilitation Counseling	
New Jersey	GREENPATH FINANCIAL WELLNESS Check Location before send	Phone: 888-860-4167 Email: housingdepartment@greenpath.com Web: www.greenpath.org/housing	Nationally HUD-Approved Housing Counseling No Physical location in NJ, only onlineservices	- Fair Housing Pre-Purchase Education Workshops - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Rental Housing Counseling	- English - Spanish
NEW JERSEY	MONEY MANAGEMENT INTERNATIONAL	Phone: 732-747-2792 Toll-free: 866-232-9080 Fax: 866-921-5129 Email: counselinginfo@moneymanagement.org Web: www.moneymanagement.org Agency ID: 82645	Nationally HUD-Approved Housing Counseling No Physical location in NJ, only onlineservices	- Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Online Homebuyer courses	- English - Spanish

People living in counties not listed here, should go to the nearest location in their housing region:

Region 1: Bergen, Hudson, Passaic and Sussex

Region 3: Hunterdon, Middlesex and Somerset

Region 5: Burlington, Camden and Gloucester

Region 2: Essex, Morris, Union and Warren

Region 4: Mercer, Monmouth and Ocean

Region 6: Atlantic, Cape May, Cumberland and Salem

The information listed here is from www.HUD.gov list is updated 5/29/2006